

Information to identify the case:					
Debtor 1	Dale R Mangold			Social Security number or ITIN	xxx-xx-7140
	First Name	Middle Name	Last Name	EIN	__-____-
Debtor 2				Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-22025-GLT					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dale R Mangold

11/15/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dale R Mangold
Debtor

Case No. 16-22025-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Nov 15, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 17, 2021:

Recip ID	Recipient Name and Address
db	+ Dale R Mangold, 1383 Anderson Road, Pittsburgh, PA 15209-1130
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ DITECH FINANCIAL LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
cr	+ New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115-4412
15010053	+ ABS REO Trust VI, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14250131	+ DiTech Financial, LLC, 1160 Centre Pointe Drive, Suite 7, Saint Paul, MN 55120-1377
14309989	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
14250133	Fortiva, 105555, Atlanta, GA 30348
14238506	+ KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541
15183822	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
14305522	+ Peoples Natural Gas Company LLC, 375 North Shore Drive, Pittsburgh, PA 15212-5866

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Nov 16 2021 04:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 16 2021 04:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 15 2021 23:29:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Nov 15 2021 23:29:00	New Residential Mortgage LLC, RAS Crane, LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14297828	EDI: BANKAMER.COM	Nov 16 2021 04:23:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa, FL 33631-3785
14238505	+ EDI: BANKAMER.COM	Nov 16 2021 04:23:00	Bank of America, N.A., 7105 Corporate Drive, PTX B-209, Plano, TX 75024-4100
14250129	+ Email/PDF: creditonebknotifications@resurgent.com	Nov 15 2021 23:28:11	Credit One Bank, P.O. Box 98875, Las Vegas, NV 89193-8875
14250130	EDI: DISCOVER.COM	Nov 16 2021 04:23:00	Discover, P.O. Box 15316, Wilmington, DE 19850
14251912	EDI: DISCOVER.COM	Nov 16 2021 04:23:00	Discover Bank, Discover Products Inc, PO Box

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			3025, New Albany, OH 43054-3025
14250132	+ Email/Text: kburkley@bernsteinlaw.com	Nov 15 2021 23:29:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1908
14310227	+ Email/Text: kburkley@bernsteinlaw.com	Nov 15 2021 23:29:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14269303	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Nov 15 2021 23:29:00	FORTIVA, PO BOX 105555, ATLANTA, GA 30348-5555
14290078	Email/PDF: resurgentbknofications@resurgent.com	Nov 15 2021 23:28:00	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14753990	Email/PDF: resurgentbknofications@resurgent.com	Nov 15 2021 23:27:59	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
14250135	EDI: PRA.COM	Nov 16 2021 04:23:00	Portfolio Recovery, 120 Corporate Boulevard, Suite 100, Norfolk, VA 23502
14250136	EDI: Q3G.COM	Nov 16 2021 04:23:00	Quantum3 Group LLC, as agent for MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14250137	EDI: Q3G.COM	Nov 16 2021 04:23:00	Quantum3 Group LLC, as agent for Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14241891	EDI: Q3G.COM	Nov 16 2021 04:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14250138	EDI: DRIV.COM	Nov 16 2021 04:23:00	Santander Consumer USA, PO Box 105255, Atlanta, GA 30348-5255
14249961	+ EDI: DRIV.COM	Nov 16 2021 04:23:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BANK OF AMERICA, N.A.
cr		Ditech Financial LLC F/K/A Green Tree Servicing LL
cr		Duquesne Light Company
cr		Select Portfolio Servicing as servicer for ABS REO
14250128	*+	Bank of America, N.A., 7105 Corporate Drive, PTX B-209, Plano, TX 75024-4100
14250134	*+	KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street, Philadelphia, PA 19106-1541

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

District/off: 0315-2

User: dkam

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Form ID: 3180W

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Date: Nov 17, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 15, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Select Portfolio Servicing as servicer for ABS REO Trust VI bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor BANK OF AMERICA N.A. bnicholas@kmlawgroup.com
Daniel Philip Jones	on behalf of Creditor Select Portfolio Servicing as servicer for ABS REO Trust VI djones@sterneisenberg.com bkecf@sterneisenberg.com
Jerome B. Blank	on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC pawb@fedphe.com
John F. Goryl	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor BANK OF AMERICA N.A. jgoldman@kmlawgroup.com, angelica.reyes@padgettlawgroup.com
Mario J. Hanyon	on behalf of Creditor Ditech Financial LLC F/K/A Green Tree Servicing LLC wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Debtor Dale R Mangold mmh@thedebtors.com hgs@thedebtors.com;alb@thedebtors.com
Matthew M. Herron	on behalf of Attorney The Debt Doctors LLC mmh@thedebtors.com, hgs@thedebtors.com;alb@thedebtors.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com
TOTAL: 13	